

EXAMINER'S AMENDMENT

1. The amendments and arguments filed on 8/20/07, 8/26/07 and 8/27/07 have been entered. Supplemental response on 11/1/07 has been entered. Claims 21 and 33-48 are canceled in this amendment. Claims 1-13, 24-25, 29-32 were previously canceled. Claims 14-19, 23, 26-28, are withdrawn from consideration. New claims 49-64 are added herein. Thus, currently claims 20, 22, and 49-64 are pending.

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Jon H. Muskin #43,824 on November 6, 2007.

In claim 20, lines 3, ^{3, 4} and 5: delete "and indicating on the monetary ticket that the monetary ticket triggers the predetermined modified payable"; line 13 ¹⁴ "and indicating on the second monetary ticket that the second monetary ticket triggers the predetermined modified payable".

In the claims: claims 14-19, 23, 26-28, 63 and 64 were cancelled.

REASONS FOR ALLOWANCE